

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA,

Plaintiff,

v.

MAXCENE SPENCE,

Defendant.

5696
Civil Action No. 16-cv-05696-mak

FILED

FEB 08 2017

KATE BARKMAN, Clerk
By _____ Dep. Clerk

ANSWER

1. Admitted.
2. Admitted.
3. Denied. I borrowed this money so long ago, I don't know what the correct amounts are. They took my whole income tax check years ago, it was several thousand dollars.
4. Denied. I got a call 24 years ago from someone about this debt. I was in labor with my son at that time. I told him I couldn't talk because I was in labor. Another time, I paid \$100 to a collector. He told me they were putting my loan on hold until I returned to work. He said I didn't have to pay anything until then. I have never returned to work – I have been unemployed for over 20 years. I never returned to work because I am disabled.

FIRST DEFENSE - Disability

5. I am disabled. I have been disabled for over 20 years. I have not worked in about 20 years.
6. I believe I can get rid of my loan through a Total and Permanent Disability discharge. I am preparing the paperwork for this discharge.

2-7-17
Date

Maxcene Spence
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UNITED STATES DISTRICT COURT
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5696
Civil Action No. 16-cv-~~05269~~-mak

CERTIFICATE OF SERVICE

I, Maxcene Spence, certify that on 2-8-17, a copy of

Defendant's Answer in the above matter was served by electronic means to:

Rebecca Ann Solarz, Esq.
KML Law Group, PC
701 Market Street, Ste. 5000
Philadelphia, PA 19106
rsolarz@kmlawgroup.com

2-7-17
Date

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